

**CITY OF WEST ALLIS, WISCONSIN**  
**EMPLOYEE BENEFITS**  
**ELECTED OFFICIALS**  
**(MAYOR/ALDERPERSONS/JUDGE)**  
***Revised March, 2020***

The Mayor shall pay a prorated premium share based on Full Time Equivalent (FTE) consistent with other employees and as defined in the annual budget document and/or by ordinance.

Alderpersons: Effective with the Terms of Elected Office which commence in 2020 and subsequent years:

- Except as stated below, alderpersons who choose to participate in Health and/or Dental Insurance shall pay the full premium (100%).
- Alderpersons who have served continuously in that position since 2008 and choose to participate in Health and/or Dental Insurance shall pay prorated premium share based on FTE consistent with other employees and as defined in the annual budget document and/or by ordinance.

The Municipal Judge notwithstanding the FTE categorization of the municipal judge for any other purpose, the municipal judge shall pay a premium share equivalent to a full-time employee as defined in the annual budget document and/or by ordinance.

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## **HEALTH INSURANCE**

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Health insurance is effective the first of the month following one month of employment at a cost of:

- 12% monthly premium share if participation in a City-sponsored Health Risk Assessment (HRA)
- or
- 20% monthly premium share if no participation in a City-sponsored Health Risk Assessment (HRA).

Note: Employees hired on or after 4-1-08 must have 15 years of service with the City to qualify for retiree health insurance; the City will cease to provide retiree health insurance upon Medicare eligibility for employees elected on or after 4-1-08. Prior service with the City is not considered.

Employees hired on or after 11-1-18 must have 20 years of continuous service with the City to qualify for retiree health insurance. The City will cease to provide health insurance to any covered member included in the retiree's plan upon that individual's Medicaid/Title 19/Medicare Parts A and/or B eligibility or upon attaining Medicare age or up to a maximum of ten (10) years of coverage following retirement, whichever event occurs first.

Refer to the *Health Benefit Summaries within your Orientation Booklet* for a description of basic benefit coverage. The Summaries describe the benefits in general terms; they are not intended to be a complete description of coverage.

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## **DENTAL INSURANCE**

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Dental insurance is effective the first of the month following one month of employment at no monthly premium cost to Elected Officials.

Maximum coverage per person, per plan year = \$1500.

Refer to the *Dental Insurance Program Comparison* within your Orientation Booklet for a summary description of basic benefit coverage. The Comparison describes the benefit programs in general terms; it is not intended to be a complete description of coverage.

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## PENSION

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A. Social Security/Wisconsin Retirement System (WRS):

1. Social Security – both the employee and the City pay 6.75%.
2. WRS\* - per 2011 WI Acts 10 & 32, and 2013 WI Act 20:

Employees hired on or after 7-1-11 who work 1200 or more hours per year participate in an integrated pension system comprised of benefits from Social Security and the Wisconsin Retirement Fund\* (WRS). **Note: If an individual first participated in the WRS prior to July 1, 2011 and has not taken a lump-sum payout, that individual would be evaluated under the old WRS eligibility standard of 600 hours per year.**

Effective 9-9-11: WRS-eligible elected officials pay the employee-required WRS pension contribution while City pays the employer portion (6.7% for each in 2018); contributions are pre-tax for federal and state income tax purposes (FICA tax is unaffected). Employees must have creditable service as follows before becoming eligible (vested) for either a formula or money purchase annuity benefit:

- If first participated in WRS prior to 7-1-11 and did not take a lump-sum payout: vesting is immediate.
- If first participated in WRS on or after 7-1-11: five (5) years of WRS creditable service.

B. Deferred Compensation Plan: Employees have the opportunity to have a portion of their salary voluntarily invested in a deferred compensation program. This program provides a tax benefit for public employees, which helps them save more for retirement. Money invested is exempt from federal and state withholding taxes (FICA tax is unaffected). Any gains or losses are the investor's responsibility, not the City's.

C. Savings Bonds: Another way to save for retirement is through the purchase of electronic Savings Bonds through payroll deduction. Employees make recurring purchases of electronic savings bonds by having money from each paycheck sent automatically to a TreasuryDirect account. The bi-weekly amount chosen is deducted after-tax from your pay. Employee participation is voluntary. Visit [www.TreasuryDirect.gov](http://www.TreasuryDirect.gov) for more information.

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## LIFE INSURANCE

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A. Basic Coverage: The City provides a paid basic life insurance policy with coverage in the amount of the employee's annual salary adjusted to the next highest one thousand dollars. Employee eligibility is effective the first of the month following 30 days of participation in the Wisconsin Retirement System (WRS).

B. Additional/Supplemental Coverage: Employees may enroll in the Additional (up to 3 units) and/or Supplemental Life Insurance coverage at their own expense. Each unit of Additional or the Supplemental coverage equals the Basic coverage. This cost will be automatically deducted from your payroll check on an after-tax basis once per month.

C. Spouse and Dependent Coverage: Employees have the option to purchase Spouse and Dependent coverage (up to 2 units). This cost will be automatically deducted from your payroll check on an after-tax basis once per month.

1 unit = \$1.75 per month for \$10,000 spousal coverage and \$5,000 per dependent.

\*The Wisconsin Retirement System (WRS) and Life Insurance Program benefits are provided according to plan guidelines of the State of Wisconsin Department of Employee Trust Funds. Law prohibits employees from opting out of the WRS.

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## **WORKER'S COMPENSATION, SUPPLEMENTAL PAY**

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The City of West Allis will pay 66-2/3% of base wages to employees who become eligible for weekly worker's compensation payments.

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## **JURY DUTY PAY DIFFERENTIAL (not applicable to Alderspersons)**

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An employee suffers no pay loss for absence due to jury service because the City pays the full wages upon presentation of satisfactory evidence relating to such service. Any compensation received, exclusive of travel pay, must be paid to the City Treasurer.

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## **FLEXIBLE SPENDING ACCOUNT – SECTION 125**

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This voluntary benefit allows an employee to set aside money from his/her paycheck, before it is taxed, to pay for certain planned medical\*, dental, vision or dependent care expenses. The money an employee elects to have deducted pre-tax is held in a Flexible Spending Account. After the employee and/or eligible spouse/dependent(s) incur(s) an eligible expense, a claim is submitted by the employee to the City's Section 125 third party administrator for processing. The employee will be reimbursed for the incurred expenses from their Flexible Spending Account.

Wages used in your Flexible Spending Account are not subject to federal, state or social security tax. Generally this could mean a potential tax savings of 25%-40% of the amount being set aside. The actual tax savings depends on your tax bracket. As a direct result of the personal tax savings, you will actually increase your spendable income by changing the payment of those expenses from an after-tax to a pre-tax basis. The City offers an annual open enrollment for the Flexible Spending Account as related to medical reimbursement and dependent care expenses.

\*NOTE: If you choose to enroll in the City's High Deductible Health Plan option and enroll in a Medical HSA, you ARE NOT eligible to participate in a Medical FSA; however you may still be eligible to participate in a Dependent Care FSA.

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## **HEALTH SAVINGS ACCOUNT (HSA)**

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A Health Savings Account (HSA) is an individual savings account, similar to an IRA, that allows you to set money aside to pay for current and future medical expenses. The money you deposit into the account is not taxed, as long as you use it for qualified medical expenses.

This plan option is only available to employees who elect participation in the City's High Deductible Health Plan (HDHP). It is not available to individuals who participate in other health insurance [such as a spouse's non-HDHP plan or Medicare Parts A and/or B, Medicaid, Title 19], or are claimed as a dependent on someone else's tax return.

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## **EMPLOYEE ASSISTANCE PROGRAM**

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The purpose of the Employee Assistance program is to help employees and their family members find healthy solutions for life, solutions that get results – quickly, conveniently and confidentially. If you or your family members need assistance beyond the scope of the EAP, you will be referred to appropriate resources. All information is confidential and will not jeopardize job security or promotional opportunities. For confidential help, call Aurora's Employee Assistance Program at 1-800-236-3231 and identify yourself as an employee of the City of West Allis; your family members may do the same. Aurora's goal is to insure that your use of the EAP will be convenient, timely and effective. For further information visit Aurora's website at [www.Aurora.org/eap](http://www.Aurora.org/eap) (password = westallis).

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## **MANDATORY DIRECT DEPOSIT**

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All employees must enroll in direct deposit of payroll checks upon date of hire and maintain such throughout employment with the City.

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NOTE: This represents a synopsis of employee benefits which are set forth in greater detail in pertinent ordinances, benefit handbooks, Council resolutions, and the Revised Municipal Code.